

What is claimed is:

1. A method for automatically identifying, distributing, recording, and re-creating communications electronically to selective participants of a plan, comprising:
 - providing a database containing plan and plan participant information;
 - defining a plurality of plan rules associated with plan and plan participant information;
 - defining a plurality of event triggers based on the plurality of plan rules;
 - determining if an event trigger initiates delivery of at least one plan communication medium;
 - determining a plan participant recipient listing;
 - providing access to view the at least one plan communication medium; and
 - confirming the selective participants have viewed the at least one plan communication medium.
2. The method of claim 1 wherein the defining a plurality of plan rules is performed by a plan sponsor.
3. The method of claim 1, wherein the defining a plurality of event triggers is defined by a programmer selected from the group comprising a plan sponsor and a plan administrator.
4. The method of claim 1 wherein the plan communications medium is selected from the group comprising a plan document, a plan form, a plan report, and a notification.
5. The method of claim 4 wherein the at least one plan communications medium is generated from the database.
6. The method of claim 1 wherein the determining the plan participant recipient listing comprises the step of initiating a message transmission module in an instance where the event trigger has occurred.
7. The method of claim 6 wherein the initiating step comprises the steps of:

identifying the at least one plan communications medium that is to be delivered;
and

identifying at least one recipient of the at least one plan communications
medium.

8. The method of claim 7 further comprising the step of electronically delivering
the at least one plan communications medium automatically to the at least one recipient.

9. The method of claim 8 further comprising the step of manually delivering the at
least one plan communications medium to the at least one recipient.

10. The method of claim 9 wherein the manual delivery step further comprises the
steps of:

setting a predetermined period of time for the participants to read the at least one
plan communications medium delivered electronically;

determining whether the at least one electronically delivered communications
has been read by each participant;

initiating an event trigger in an instance where the at least one electronically
delivered communications has not been read; and

notifying a plan administrator.

11. The method of claim 1 wherein the confirmation step further comprises the steps of:

enabling selected web site pages for viewing;

providing an electronic signature affirmation; and

receiving such electronic signature affirmation.

12. The method of claim 1 wherein the confirmation step further comprises the step of
prohibiting the participants from viewing a plan web site in an instance where any of the
at least one plan communication medium, which are deemed relevant, are not confirmed
as being read by the participants.

13. The method of claim 12 wherein the prohibiting step further comprises the steps
of:

requesting the plan participant to login to a plan web site;
presenting a communications viewer to the participant; and
enabling the plan participant to select and retrieve the at least one plan communications medium.

14. The method of claim 12 further comprising the step of permitting the plan participant access to the plan web site upon confirming that all of the relevant at least one plan communications medium have been read by the plan participant.

15. The method of claim 1 wherein the defining of the plurality of event triggers further comprises, storing in a trigger event database for each trigger event, an entry identification a trigger description, an associated plan communications medium, a trigger criteria, and trigger type.

16. A computer-readable medium having instructions or programs which, when executed by a process cause the process to perform a method for automatically distributing communications electronically to participants of a plan, comprising:
providing a database containing plan and plan participant information;
defining a plurality of plan rules associated with the plan and plan participant information;
defining a plurality of event triggers based on the plurality of plan rules;
determining if an event trigger initiates delivery of at least one plan communication medium;
determining a plan participant recipient listing;
providing access to view the at least one plan communication medium; and
confirming the selective participants have viewed the at least one plan communication medium.

17. The computer readable medium of claim 16, wherein the defining a plurality of event triggers is defined by a programmer selected from the group comprising a plan sponsor and a plan administrator.

18. The computer readable medium of claim 16 wherein the plan communications medium is selected from the group comprising a plan document, a plan form, a plan report, and a notification.

19. The computer readable medium of claim 18 wherein the at least one plan communications medium is generated from the database.

20. The computer readable medium of claim 16 wherein the determining the plan participant recipient listing comprises the step of initiating a message transmission module in an instance where the event trigger has occurred.

21. The computer readable medium of claim 20 wherein the initiating step comprises the steps of:
identifying the at least one plan communications medium that is to be delivered;
and
identifying at least one recipient of the at least one plan communications medium.

22. The computer readable medium of claim 21 further comprising the step of electronically delivering the at least one plan communications medium automatically to the at least one recipient.

23. The computer readable medium of claim 22 further comprising the step of manually delivering the at least one plan communications medium to the at least one recipient.

24. The computer readable medium of claim 23 wherein the manual delivery step further comprises the steps of:
setting a predetermined period of time for the participants to read the at least one plan communications medium delivered electronically;
determining whether the at least one electronically delivered communications has been read by each participant;

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initiating an event trigger in an instance where the at least one electronically delivered communications has not been read; and
notifying a plan administrator.

25. The method of claim 16 wherein the confirmation step further comprises the steps of:

enabling selected web site pages for viewing;
providing an electronic signature affirmation; and
receiving such electronic signature affirmation.

26. The computer readable medium of claim 16 wherein the confirmation step further comprises the step of prohibiting the participants from viewing a plan web site in an instance where any of the at least one plan communication medium, which are deemed relevant, are not confirmed as being read by the participants.

27. The computer readable medium of claim 26 wherein the prohibiting step further comprises the steps of:

requesting the plan participant to login to a plan web site;
presenting a communications viewer to the participant; and
enabling the plan participant to select and retrieve the at least one plan communications medium.

28. The computer readable medium of claim 26 further comprising the step of permitting the plan participant access to the plan web site upon confirming that all of the relevant at least one plan communications medium have been read by the plan participant.

29. The computer readable medium of claim 16 wherein the defining of the plurality of event triggers further comprises, storing in a trigger event database for each trigger event, an entry identification, a trigger description, an associated plan communications medium, trigger criteria, and a trigger type.

30. An apparatus, for automatically distributing, recording, monitoring, and re-creating communications electronically to participants of a plan, comprising:
- a server providing a plan database,
 - a plurality of event triggers associated with the plan database;
 - a plurality of plan communications medium associated with the plan database
- and the plurality of event triggers;
- a transmission module coupled to the plan database;
 - a plurality of plan participant computers and
 - a communications network coupled to the server and plurality of plan participant computers, wherein at least one of the plurality of plan communications medium are provided electronically to at least one of the plurality of plan participant computers in an instance where at least one of the plurality of event triggers is initiated.
31. The apparatus of claim 30 wherein the communications medium (208) is selected from the group comprising plan documents, plan forms, plan reports, and plan notifications.
32. The apparatus of claim 30 wherein the at least one communication medium is generated from the database.
33. The apparatus of claim 30 wherein the communications network is selected from the group comprising the Internet, Intranet, local area network, and wide area network.
34. The apparatus of claim 30 wherein the plurality of event triggers further comprises, for each trigger event, an entry identification, a trigger description, an associated plan communications medium, a trigger type, and a trigger criteria.
35. The apparatus of claim 34 further comprising a plan web site.
36. The apparatus of claim 35 wherein the plan web site comprises a plurality of web pages having a hierarchical structure.

37. The apparatus of claim 36 wherein the web site provides connectivity to an administrator hierarchy of web pages, a participant hierarchy of web pages, and a communications viewer.

38. The apparatus of claim 37 wherein the communications viewer provides plan participant access to read the delivered at least one plan communications medium.

39. The apparatus of claim 38 wherein the communications viewer further comprises a personal file cabinet.

40. The apparatus of claim 39 wherein the personal file cabinet permanently stores archived communication medium unique to each of the participants and, further, unique to an employer.

41. A method for automatically distributing plan communications electronically to participants of a plan comprising:
 sending an electronic mail communication inviting access to a web site;
 waiting for access to the web site for a predefined period of time; and
 sending an alternate communication after the predefined period of time has surpassed.

42. The method of claim 41 wherein the waiting step further comprises the step of receiving a confirmation from the participants of the plan having viewed the communications.

43. The method of claim 42 wherein the receiving the confirmation step further comprises receiving an electronic signature.

44. The method of claim 41 further comprising the step of permitting the participants having confirmed viewing the plan communications to access additional plan web pages.

45. The method of claim 41 wherein prior to said sending an alternate communication, the method further comprises:

- sending a second electronic mail communication; and
- waiting for access to the web site for a second predefined period of time.